Certificate Number: 06531-PAM-DE-036541728

Bankruptcy Case Number: 22-00818



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 12, 2022, at 9:22 o'clock AM CDT, Christine E Hammond completed a course on personal financial management given by internet by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 12, 2022 By: /s/Connie Krosch

Name: Connie Krosch

Title: Certified Credit Counselor